

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 20-14541-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Scott D Stearns 8 Museum Way #1609 Cambridge, MA 02141	Naoko Stearns 8 Museum Way #1609 Cambridge, MA 02141
---	---

Social Security No.:  
xxx-xx-7433

xxx-xx-2771

Employer's Tax I.D. No.:

---

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on April 20, 2020 and a confirmation hearing on such Plan has been scheduled for December 15, 2020.

The debtor filed a Modified Plan on December 11, 2020 and a confirmation hearing on the Modified Plan is scheduled for January 13, 2021 @ 10:00. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: December 14, 2020  
JAN: wdr

Jeanne Naughton  
Clerk

In re:  
Scott D Stearns  
Naoko Stearns  
Debtor(s)

Case No. 20-14541-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Dec 14, 2020

User: admin  
Form ID: 186

Page 1 of 5  
Total Noticed: 91

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2020:**

Recip ID	Recipient Name and Address
db/jdb	+ Scott D Stearns, Naoko Stearns, 8 Museum Way, #1609, Cambridge, MA 02141-1889
r	+ Keller Williams Towne Square Realty, 222 Mounty Airy Road, Basking Ridge, NJ 07920-2335
cr	+ SWBC MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518767832	+ 20 Pine Street Investors LLC, c/o The Klein Group, LLC, 25A Hanover Road, Suite 350, Florham Park, NJ 07932-1425
518842997	+ 20 Pine Street Investors, LLC, c/o Edward David Esq., Edward DAvid & Associates, LLC, 72 Eagle Rock Avenue, Suite 260, East Hanover, NJ 07936-3100
518767837	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
518767847	+ AT&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241
518767845	+ AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518767844	+ Amex/Bankruptcy, Po Box 8218, Mason, OH 45040-8218
518767843	+ Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518767851	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 982236, El Paso, TX 79998-2236
518767849	+ Bancorp., 30 N. LaSalle Street, Suite 2320, Chicago, IL 60602-3823
518767850	+ Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518784813	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518767856	+ Capital One / Casual, Po Box 30253, Salt Lake City, UT 84130-0253
518767855	+ Capital One / Casual, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518837998	+ Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
518767870	+ Chase Card Services, Po Box 30281, Salt Lake City, UT 84130-0281
518767872	+ Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
518767871	+ Citibank, Citicorp Credit Svrs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518767873	+ Citimortgage, Attn: Centralized Bankruptcy, Po Box 9438, Gettysburg, MD 20898-9438
518767874	+ Citimortgage, Po Box 6243, Sioux Falls, SD 57117-6243
518767875	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518767881	+ Eco-Futures Development, 600 Anton Blvd., 11th Floor, Costa Mesa, CA 92626-7100
518767882	+ Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
518767885	+ Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
518767886	++ FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253 address filed with court:, Fifth Third Bank, Attn: Bankruptcy, 38 Fountain Square Plaza, Cincinnati, OH 45263
518767890	++ FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 address filed with court:, Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962
518767887	+ Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45277-0001
518767889	+ Firstmark Services, 121 South 13th Street, Lincoln, NE 68508-1904
518767888	+ Firstmark Services, Attn: Bankruptcy, Po Box 82522, Lincoln, NE 68501-2522
518767891	+ Ford Motor Credit, Pob 542000, Omaha, NE 68154-8000
518804031	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518767893	Kabbage, Inc., PO Box, 77081, Atlanta, GA 30357
518767896	+ Marshack Hays LLP, 870 Roosevelt, Irvine, CA 92620-3663
518767897	+ New York State, Department of Taxation and Finance, Bankrtupcy Section, P.O. Box 5300, Albany, NY 12205-0300
518767904	+ Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130

District/off: 0312-3

User: admin

Page 2 of 5

Date Recd: Dec 14, 2020

Form ID: 186

Total Noticed: 91

518767905 Raymour & Flanigan, Cscl Dispute Team N8235-04m, Des Moines, IA 50306  
 518767906 + Robb Evans & Associates LLC, Receiver, 11450 Sheldon Street, Sun Valley, CA 91352-1121  
 518841256 + SWBC MORTGAGE CORPORATION, CENLAR FSB, BK DEPARTMENT, 425 PHILLIPS BLVD., EWING NJ 08618-1430  
 518767907 + Sheldon Rosenberg, 3 Stanford Court, West Orange, NJ 07052-2023  
 518767908 + Singer Lewak, 10960 Wilshire Blvd., 7th Floor, Los Angeles, CA 90024-3710  
 518767910 State of New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695-0245  
 518767911 Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876  
 518767917 + Swbc Mortgage, P O Box 77404, Ewing, NJ 08628-6404  
 518767922 + Syncb/Lord & Taylor, Po Box 30253, Salt Lake City, UT 84130-0253  
 518796332 + TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzel LLP, 950 New Loudon Road, Latham New York 12110-2100  
 518767928 + Target, Po Box 673, Minneapolis, MN 55440-0673  
 518767927 + Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475  
 518767933 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022  
 518767934 + Ultimate Brands, c/o Richard A. Marshack, Ch. 7 Trustee, 870 Roosevelt, Irvine, CA 92620-3663  
 518767936 + Wells Fargo Jewelry Advantage, Po Box 14517, Des Moines, IA 50306-3517  
 518767935 + Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 53

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 14 2020 22:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-5234
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 14 2020 22:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518767838	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 14 2020 22:31:00	American Honda Finance, 600 Kelly Way, Holyoke, MA 01040
518767833	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 14 2020 22:31:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518770086	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 14 2020 22:31:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518767841	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 14 2020 22:31:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
518767842	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 14 2020 22:31:00	AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
518793124	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 14 2020 22:30:00	Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
518767853	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 14 2020 22:56:46	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518767854	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 14 2020 23:00:17	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
518767879	Email/Text: mrdiscen@discover.com	Dec 14 2020 22:30:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518767880	Email/Text: mrdiscen@discover.com	Dec 14 2020 22:30:00	Discover Financial, Pob 15316, Wilmington, DE 19850
518777049	Email/Text: mrdiscen@discover.com	Dec 14 2020 22:30:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518767884	Email/Text: eslbankruptcynotifications@esl.org	Dec 14 2020 22:31:00	ESL Federal Credit Union, 100 Kings Highway, Rochester, NY 14617
518767883	+ Email/Text: eslbankruptcynotifications@esl.org	Dec 14 2020 22:31:00	ESL Federal Credit Union, Attn: Bankruptcy Dept, Po Box 92714, Rochester, NY 14692-8814
518767892	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 14 2020 22:31:00	Internal Revenue Service (IRS), Department of

District/off: 0312-3

User: admin

Page 3 of 5

Date Rcvd: Dec 14, 2020

Form ID: 186

Total Noticed: 91

518767859	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 14 2020 22:53:13	Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346
518767857	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 14 2020 22:53:13	Chase, 700 Kansas Lane, Monroe, LA 71203
518767861	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 14 2020 22:56:45	Chase, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518767866	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 14 2020 22:53:14	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518767894	Email/Text: camanagement@mtb.com	Dec 14 2020 22:31:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
518767895	Email/Text: camanagement@mtb.com	Dec 14 2020 22:31:00	M & T Bank, Po Box 900, Millsboro, DE 19966
518767898	Email/Text: Bankruptcy.Notices@pnc.com	Dec 14 2020 22:30:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
518767900	Email/Text: Bankruptcy.Notices@pnc.com	Dec 14 2020 22:30:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
518767899	Email/Text: Bankruptcy.Notices@pnc.com	Dec 14 2020 22:30:00	Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
518767902	Email/Text: Bankruptcy.Notices@pnc.com	Dec 14 2020 22:30:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
518767903	Email/Text: Bankruptcy.Notices@pnc.com	Dec 14 2020 22:30:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
518840646	+ Email/Text: Bankruptcy.Notices@pnc.com	Dec 14 2020 22:30:00	PNC BANK, National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421
518767920	+ Email/PDF: gecsed@recoverycorp.com	Dec 14 2020 22:53:06	Syncb/Car Care, C/o Po Box 965036, Orlando, FL 32896-0001
518767919	+ Email/PDF: gecsed@recoverycorp.com	Dec 14 2020 23:00:08	Syncb/Car Care, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518767921	+ Email/PDF: gecsed@recoverycorp.com	Dec 14 2020 23:00:08	Syncb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518767924	+ Email/PDF: gecsed@recoverycorp.com	Dec 14 2020 23:00:08	Synchrony Bank/HH Gregg, C/o Po Box 965036, Orlando, FL 32896-0001
518767923	+ Email/PDF: gecsed@recoverycorp.com	Dec 14 2020 22:53:06	Synchrony Bank/HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518767925	+ Email/PDF: gecsed@recoverycorp.com	Dec 14 2020 22:56:41	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518767926	+ Email/PDF: gecsed@recoverycorp.com	Dec 14 2020 22:53:06	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
518767931	Email/Text: bankruptcy@td.com	Dec 14 2020 22:31:00	TD Bank, N.A., 32 Chestnut Street, Lewiston, ME 04240
518767929	Email/Text: bankruptcy@td.com	Dec 14 2020 22:31:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
518836413	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Dec 14 2020 22:53:40	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID cr	Bypass Reason *+	Name and Address PNC BANK, NATIONAL ASSOCIATION, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5421
----------------	---------------------	---

District/off: 0312-3

User: admin

Page 4 of 5

Date Rcvd: Dec 14, 2020

Form ID: 186

Total Noticed: 91

518767839	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
518767840	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, 600 Kelly Way, Holyoke, MA 01040
518767834	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518767835	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518767836	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518767846	*+	AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518767848	*+	AT&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241
518767852	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Po Box 982238, El Paso, TX 79998
518767876	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2222, address filed with court:, Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518767877	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2222, address filed with court:, Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
518767878	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2222, address filed with court:, Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
518767860	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, 700 Kansas Lane, Monroe, LA 71203
518767858	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518767862	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518767863	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518767864	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518767865	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518767867	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
518767868	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
518767869	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
518767901	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
518767915	*	Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767916	*	Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767912	*	Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767913	*	Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767914	*	Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767918	*+	Swbc Mortgage, P O Box 77404, Ewing, NJ 08628-6404
518767932	*P++	TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299, address filed with court:, TD Bank, N.A., 32 Chestnut Street, Lewiston, ME 04240
518767930	*P++	TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299, address filed with court:, TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
518767909	##+	Singer Lewak, 3600 S. Yosemite St., Suite 600, Denver, CO 80237-1829

TOTAL: 0 Undeliverable, 30 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 16, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor SWBC Mortgage Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Frank J Martone	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bky@martonelaw.com
Justin M Gillman	on behalf of Debtor Scott D Stearns ecf@gbclawgroup.com R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com
Justin M Gillman	on behalf of Joint Debtor Naoko Stearns ecf@gbclawgroup.com R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com
Robert Davidow	on behalf of Creditor SWBC MORTGAGE CORPORATION nj.bkecf@fedphe.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7